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**Direct
Loans****William D. Ford Federal Direct Loan Program
U.S. Department of Education**

OCT 22 2010

Form No. 1840-0667
Form Approved
Exp. Date 12/31/99BY: **SR**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

**Federal Direct Stafford/Ford Loan
Federal Direct Unsubsidized Stafford/Ford Loan
Promissory Note and Disclosure****Section A: To Be Completed By The Borrower**

1. Name (last, first, middle initial) and Address (street, city, state, zip code)

ROBINSON, DARRYL E
6 WEST FIRST AVE
MANTUA, NJ 08051

2. Social Security Number

5656

3. Date of Birth

/1974

4. Area Code/Telephone Number

(609) 448-4434

5. Driver's License Number (List state abbreviation first.)

NJ - NONE

6. References: You must list two persons with different U.S. addresses who have known you for at least three years. The first reference should be a parent or legal guardian.

Name

1. Jacqueline Robinson

2. Bruce Bailey

Permanent Address

6 West First Avenue

27 Pitman Lane

City, State, Zip Code

Mantua, New Jersey

Sicklerville, New Jersey

Area Code/Telephone Number (609) 448-4434

(609) 629-1950

Section B: To Be Completed By The School

7. School Name

Pennco Tech

8. Loan Period

From: MM/DD/YY

To: MM/DD/YY

Approved

07/08/1997

02/06/1998

9. School Address (street, city, state, zip code)

P.O. Box 1427 Blackwood, NJ 08012

10. School Code/Branch

G21316

The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary. The interest rate for this note is variable.

	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	
Direct	1st 08/08/1997	1313	4.00%	52	1261	VARIABLE
Subsidized	2nd 10/22/1997	1312	4.00%	52	1260	
Loan						
	Total	2625		104	2521	
Direct						
Unsubsidized						
Loan						
	Total					

I promise to pay the U.S. Department of Education all sums (hereafter "loan" or "loans") disbursed under this Promissory Note plus interest and other fees which may become due, as provided in this Promissory Note. If I fail to make payments on this Promissory Note when due, I will also pay collection costs including attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a Statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

and agree to the terms and conditions of this Promissory Note. My signature on this Promissory Note will serve as my authorization for my loan proceeds to be credited to my student account by the school identified in Section B.

Under penalty of perjury, I certify that the information contained in the Borrower Section of this Promissory Note is true and accurate. The proceeds of this loan will be used for authorized educational expenses at the certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Pell Grant, Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a State Student Incentive Grant and that I am not now in default on any loan received under the Federal Perkins Loan Program (including National Defense Student Loans) or the Federal Family Education Loan Program, or Direct Loan Program, or if I am in default, I have made repayment arrangements that are satisfactory to the Secretary of the Department of Education.

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

11. Identification Number(s)

5656-S-98 -G21316-1-01 02

12. Signature of Borrower

Darryl Robinson

10/8/97

10/ 8/97 08:36:02
BORROWER COPY

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 Promissory Note and Disclosure**

Section A: To Be Completed By The Borrower

1. Name (last, first, middle initial) and Address (street, city, state, zip code) ROBINSON, DARRYL E 6 WEST FIRST AVE MANTUA, NJ 08051	2. Social Security Number 5656
	3. Date of Birth 12/16/1974
	4. Area Code/Telephone Number (609) 469-4434
	5. Driver's License Number (List state abbreviation first.) NJ - NONE

6. References: You must list two persons with different U.S. addresses who have known you for at least three years. The first reference should be a parent or legal guardian.

Name	1. Jacqueline Robinson	2. Bruce Bailey
Permanent Address	6 West First Avenue	27 Pitman Lake, Dickerville, NJ.
City, State, Zip Code	Mantua, New Jersey 08051	
Area Code/Telephone Number	(609) 469-4434	(609) 629-1950

Section B: To Be Completed By The School

7. School Name Pennco Tech	8. Loan Period Approved 07/08/1997 To 02/06/1998
9. School Address (street, city, state, zip code) P.O. Box 1427 Blackwood, NJ 08012	10. School Code/Branch G21316

The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary. The interest rate for this note is variable.

	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	
Direct Subsidized Loan						
	Total					
Direct Unsubsidized Loan	1st 11/21/1997	2000	4.00%	80	1920	VARIABLE
	2nd 11/21/1997	2000	4.00%	80	1920	
	Total	4000		160	3840	

I promise to pay the U.S. Department of Education all sums (hereafter "loan" or "loans") disbursed under this Promissory Note plus interest and other fees which may become due, as provided in this Promissory Note. If I fail to make payments on this Promissory Note when due, I will also pay collection costs including attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

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I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

Darryl Robinson 12/16/97
 12. Signature of Borrower Date

RECEIVED DEC 19 1997

12/16/97 10:56:50
 BORROWER COPY